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The "CHRISTIAN STEWARDSHIP" Series. No. 3.

MONEY:

WHAT IT IS AND WHAT IT CAN DO

. . . By . . .

REV. A. F. SCHAUFFLER, D.D.

TORONTO: METHODIST MISSION ROOMS
Department of Missionary Literature.

PRICE POSTPAID:
Single copy, 5 cents; 12 copies, 35 cents; 50 copies, $1.00.

May '04—10,000

BRING ye the whole tithe into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven and pour you out a blessing that there shall not be room enough to receive it.

—*Mal. 3 : 10.*

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MONEY.

By Rev. A. F. Schauffler, D.D.

MY THEME is summed up in one word and that is "Money." The wise man says, "Money answereth all things," and he never said a wiser thing than that.

I am not going to give any definitions with regard to what money is from the standpoint of the political economist. I have got a definition of my own that helps me, and perhaps may help you, to understand a little of the importance and the blessedness of money. My definition of money for my purpose is simply this: *Money is Myself.* I am a laboring man, we will say, and can handle a pickaxe, and I hire myself out for a week at $1.50 a day. At the close of the week I get $9.00 and I put it in my pocket. What is that $9.00? It is a week's worth of my muscle put into bankbills or silver and pocketed; that is, I have got a week's worth of myself in my pocket. Or, I am a clerk and I hire myself out, being an intelligent and capable clerk, at $20.00 a week. Saturday comes and I get my pay, and, when I put that in my pocket, I pocket a week's worth of myself as clerk. Or, I am a merchant, and I have larger affairs; I have the handling of many clerks and require a higher brain power than that of the ordinary man. At the end of the week I strike my balance sheet and find I am to the good $1,000. That is a week's worth of the merchant, a higher grade of intelligence. But, my name is Edison, and I toil with a brain of extraordinary power, and I complete an invention, and at the end of the week I sell the

invention for $50,000 and pocket the cheque. That is a week's worth of the highest inventive brain that there is. But it is all the same anyway. The muscle man, the mind man, the genius, when he gets his money, is really getting the result of his own labor in the shape of cash.

Now, the moment you understand this you begin to understand that money in your pocket is not merely silver and gold, but is something *human*, something that is instinct with power because it represents power expended. (If you are not earning any money of your own, and your father is supporting you, then you are carrying that much of your father around in your pocket.) Now, money is like electricity; it is *stored* power, and it is only a question as to where that power is to be loosed. I have got my tremendous batteries with storage power, and say to myself, "Here is this enormous potentiality stored up, doing nothing, but capable of marvels. What shall I do with it?" I want to illuminate my house, and so make my attachments, turn on the buttons, and the house is lighted. That is not what I want, perhaps; I want to run a sewing machine or a pump. I change my attachments again, and from the same storage battery run my little machinery in my house. That is not what I want; my desire now is changed, and I want intercommunication. I change the attachments and have my telegraph and telephone. But that is not what I want, perhaps. I have got a tremendous crick in the neck, and the doctor says electricity will cure it. I change my attachments again, get my wet sponge and rub the cords of my neck, and electricity is imparted and the pain disappears. What a marvel, what a marvel, I say, is this storage battery for illumination, for intercommunication, for therapeutics, for death! That button governs the whole because it is the governor of a storage power.

Money is stored power. It can do nothing simply as stored power; it is stored that it may be loosed again.

How shall it be loosed? That is the only question! Now, the young clerk who has got $20.00 as the result of his week's wages, if he has heard an address similar to this, so that he is instructed, says, "I have got a week's worth of myself in my pocket; how shall I loose it?" One young man, being rather of an intellectual type of mind, goes up to the Y.M.C.A., buys a season ticket and looses that much of himself into the educational courses of the Y.M.C.A.; that is, he is pouring his power back into his brain. That is good.

Another young man has a mother up in the country, who has toiled for him while he was a boy, and she is now a widow and poor. Saturday night he writes to her and says, "I remember how you toiled and sacrificed for me when I was a boy. Enclosed you will find a ten dollar bill. Please use it for some extra comforts for yourself." He is pouring a half-week's worth of himself back into his mother's lap. Blessed be that boy who thus lets himself loose in his old home while he is toiling in Toronto or Montreal, Halifax or Winnipeg. Another young man hears of the tremendous limitations in foreign missionary work, by reason of the narrow liberality of the Church at home, and he hears of some teacher in India or colporteur in China who can be kept up in his work by a moderate gift. He makes up his mind that he would like to let loose a week's worth of himself in China. He will never go to China, but by this use of money he can transplant a week's or a year's worth of himself to China and let it loose there for the Kingdom of God. So he sends his money to the missionary board, And another young man comes home with a week's worth of himself in his pocket, and he goes out to the saloon and the pool room, and in drinking and gambling and pool-playing lets loose a week's worth of himself to kill himself. He is committing suicide with the stored power that he has got. Aye! there are more suicides than those who use

pistols, poison and knife. There are those who are morally committing suicide, and they do it because they have stored power, self-power behind them, directed against their own heart, conscience and life.

Now, if what I have said be true, you begin to see what a change comes over our view of money as we put our hands in our pockets and feel what there is there. My brother, it is power that is there; it is your power. And where are you going to set loose that power? That is the only question. It is a very serious question indeed, because with the Divine blessing on this power that we store and then loose, there may come such results as shall cause us to marvel here and to praise God through all eternity. There are ways and ways of loosing financial force. It is startling sometimes to go behind the surface of things.

The first man in New York State who was executed by electricity was a man by the name of Kemmler. He had murdered his wife. The state tracked him and tried him. The case went up finally to the Court of Appeals, and at last the end came. Kemmler was condemned, sentenced, and sat in the chair; the button was pressed and Kemmler was dead. I had investigations made to find out what the cost was to New York State from the beginning of that business until the day the button was pressed. All told, figured carefully, the cost was $100,000. At the beginning of that business a dead woman, Kemmler's wife; at the other end, a dead man. Two coffins, one at the beginning and one at the end, and between those two, $100,000 of state money spent—my money, your money, the taxpayers' money—and at the inception and the completion of it two coffins! Pretty expensive is justice! It is the most expensive thing I know of—pure unmitigated justice! It is terrific!

Some years ago there came to New York City a young man, who shall be nameless, but I personally know him.

His sister had been ruined in California by a young fellow, and on her deathbed she said to her brother, "He ruined me. You follow him; you kill him;" and she died. He came on to New York ready to kill the betrayer of his sister. One of our missionaries was preaching on the corner of the Bowery and Broome Street, and this young man came along in that great Mississippi River of human flotsam and jetsam and stood and listened. He was touched by God's grace through the words of the missionary. He followed the missionary down to the church and, to make a long story short, he was converted from the crown of his head to the sole of his foot. I never tell a story of converston, my brothers, until years have proved it; I never tell about a man converted yesterday. Let him run a year and then I will talk about him. This was some seven years ago. When the missionary at first began to talk to him he said, "It is no use. Dear me! there is the pistol, and I will do it." That pistol never went off, and the betrayer of that man's sister never was killed. There was not a coffin at the beginning of this transaction. As soon as he was converted he went over to Germany to complete his education, because he was not a bum, but was an intelligent and well-to-do young man. From Germany he wrote that he had in Berlin started a little mission, where, he said, "I am trying to do for others what was done for me at the corner of the Bowery and Broome Street." Last spring this man came back to New York and came into the office. I said, "How are you?" He said, "All right." "Is your flag high still?" "Yes," he said, "it is still high." "Well," I said, "as you go out west to the Pacific coast, nail it, and never let that flag come down."

I made a little examination to see how much it cost to convert that man. I don't mean of Divine grace, for that cost Calvary, and I cannot figure on that. I was dealing with my little arithmetic of dollars and cents. Five dollars

would abundantly cover all the proportion of expense for the conversion of my friend. Supposing that the Gospel of the grace of God had not been preached on Broome Street and the Bowery that day! Supposing my friend that night had met the betrayer of his sister and the bullet had flown and the man dropped. Then the state would have gone at its business of detectives, courts, juries, appeals, and then finally the electric chair; then a corpse at the beginning, a corpse at the end, $100,000 between, and hell fuller. That is what would have taken place, and that would have cost $100,000 to the state. But, by God's alchemy, on five dollars given and a consecrated man's preaching, the state has saved $100,000, one man has saved his life, and another is converted and becomes a missionary at the close —and all because someone gave five dollars and God's blessing rested on that. Heaven alone can tell, and eternity only is long enough for the story of what the loosing of somebody's individuality through a five-dollar note did for my brother on the Bowery!

I tell you, my brothers, it makes me feel tremendously serious when I understand what potency there is in a five-dollar bill with God's blessing, and how the Church of God, sending out its gifts, and adding to its gifts its prayers, can do miracles on miracles for the salvation of the world. When I understand that, then I begin to say, "O Lord, what a blessed thing is money! I will not call it trash; I will not call it sordid, or filthy lucre. I will call it the gold and silver that belongs to Almighty God which, with the blessing of Almighty God, can work the works of righteousness. And I tremble when I think of this matter of a million. I don't ask God to give me a million. If He should give me a million I should feel more sober than I do to-day, because the longer I live the more I see it requires not ordinary wisdom to handle your money right, but divine wisdom. If I had a million I don't know what

I should do with it. Without God's blessing I should work ruin with it, though I gave every last penny of it away, because I haven't wisdom enough to direct the channels into which one million or even half a million should go. What I am coming to is this—that this matter of the stored potentiality of myself in my pocket is so very serious that I need God's Holy Spirit to guide me in it. See, I cannot loose a week's worth of myself in one minute here in personal effort. I have got to give minute by minute of personal effort. But when it comes to the matter of loosing my stored power in money I can loose my stored power of a year in one minute. This is a tremendous force, and I need, therefore, Divine guidance in the loosing of that which belongs to me.

Now, when I went into the ministry, as soon as I had any money of my own I said, "O Lord, one-tenth shall be thine," and I thought I was doing all that I ought to do when I said that. I preached that and I have practiced that all my life; but, dear me! that is a small thing. One-tenth is what Jacob gave, and are we not better than Jacob? However, I met a consecrated Christian woman once in New York and asked her about this matter of money. She said, "I used to give one-tenth, but I have got beyond that, and now I ask the Lord respecting every dollar that I have, 'Lord, what shall I do with that dollar?'" That is better than my tenth. I dropped my tenth like a hot iron that day, and I will never again take it up. Again, there is a larger liberty than that of one-tenth, and that is the liberty of all that God calls for. Sometimes He will call for a fifth. Give it. Sometimes He will call for a quarter. Give it. Whatever He calls for, give it, brother. The gold and the silver is not mine; it is His. When He, who is the owner of it, calls for it, give it; don't hold it. Oh, we need a change of view in this matter of money. We need to realize honestly and

truly that it is more blessed to give than to receive, that it is sweeter to say, "Lord, here it is," than to say, "I will hold it."

The average idea of giving is expressed by what a New England deacon once said to me. He said, "Fred, why do they always play the organ while the collection is being taken?" I said, "I don't know." He said, "I have thought of it a good deal. I think it is to soothe the feelings of the people." That used to strike me as rather funny; it doesn't any more. Soothe my feelings when I am giving my stored-up wealth to my Saviour! No, I thank you, they don't need any soothing when I am giving to Christ what Christ gave to me. Soothe my feelings when I am giving money here to be loosed in China, to be loosed in Japan, to be used anywhere for the glory of God? No thank you! I don't need any music, unless you put on the full power of your organ to play a triumphal march that will give vent to my feelings. They need no soothing when I am giving to Jesus.

Do you see what a blessed, what a solemn thing this giving is, this giving of my stored self to my Master? Surely we need, in the matter of giving, consecrated thought as to where to loose ourselves, earnest prayer in the guidance of the choice of where to loose our stored power, and earnest prayer to God to add His blessing to the loosed personality in this money that I have sent abroad, that there may come a tenfold increase because of my personal power that I have sent. When we think of money that way, and pray about it that way, and give in that way, and tell others of it, then we will have the Church of God saying, "Hasten the collection in the church! Quick! Let the ushers pass down that we may loose ourselves for Jesus' sake, and send our stored power the world around for the sake of Him who gave Himself for us."

THAT IS CONSECRATED USE OF MONEY.

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